Case 17-10578 Doc 1 Filed 04/03/17 Entered 04/03/17 17:19:34 Desc Main Document Page 1 of 67

Fill in this information to identify your case:		
United States Bankruptcy Court for the: Northern District of: Illinois (State)		
Case number (if known)	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	art 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name	Roy	
	Write the name that is on	First name	First name
	your government-issued picture identification (for	Middle name	Middle name
	example, your driver's license or passport	Holman	To the second se
	nocroe or passport	Last name	Last name
	Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you		
	have used in the last	First name	First name
	8 years		
	Include your married or	Middle name	Middle name
	maiden names.	Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
3.	Only the last 4 digits of your Social	XXX - XX6313	xxx - xx-
	Security number or federal Individual	OR	OR
	Taxpayer Identification number (ITIN)	9 xx - xx-	9 xx - xx-

Case 17-10578 Doc 1 Filed 04/03/17 Entered 04/03/17 17:19:34 Desc Main Document Page 2 of 67

Debtor 1 Roy First Name	Holman Middle Name Last Name	Case number (if known)
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4. Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
Identification Numbers (EIN) you have used in the last	Business name	Business name
8 years Include trade names and	Business name	Business name
doing business as names	EIN	EIN
	EIN	EIN
5. Where you live	9619 S Egggy Avg	If Debtor 2 lives at a different address:
	8618 S Essex Ave Number Street	Number Street
	Chicago Illinois 60617 City State Zip Code	City State Zip Code
	Cook	County
	County If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
	Number Street	Number Street
	City State Zip Code	City State Zip Code
6. Why you are choosing this district to file for bankruptcy	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. ☐ I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	Check one: Over the last 180 days before filling this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

Case 17-10578 Doc 1 Filed 04/03/17 Entered 04/03/17 17:19:34 Desc Main Document Page 3 of 67

Debtor 1 Ro			Holman		Case number (if kno	own)	
Fir	rst Name	Middle Nam	e Last Name				
Part 2: Te	ell the Court Abo	ut Your Bankrup	tcy Case				
Bankru	apter of the uptcy Code you oosing to file		brief description of each, se B2010)). Also, go to the top				ndividuals Filing for
8. How yo	ou will pay the	more details a cashier's che may pay with I need to pay Individuals to line official poyou choose to	a credit card or check wit the fee in installments. To Pay Your Filing Fee in In	Typically, if your attorney is the apre-printer of you choose stallments (Omay request e your fee, anyour family signs the Applic	ou are paying the submitting you ed address. e this option, sig official Form 103 this option only d may do so on ze and you are u	e fee yourself, r payment on and attach to A). If you are filing the file of the payment on the file of the file of the payment of the file of the payment of the payment of the payment of the payment of the file of the payment of	you may pay with cash, your behalf, your attorney the Application for ag for Chapter 7. By law, a me is less than 150% of the fee in installments). If
-	ou filed for uptcy within the rears?	No. ✓ Yes. District District District	Northern District of Illinois	When When When	6/5/2015 MM / DD / YYYY MM / DD / YYYY	Case number Case number Case number	1:15-bk-19731
cases places being for spouse filing the you, or	y bankruptcy pending or illed by a who is not his case with by a business r, or by an	No. Yes. Debtor District Debtor District		When When	MM / DD / YYYY	Relationship to Case number, Relationship to Case number,	if known
11. Do you resider	-	✓ No.	e 12. r landlord obtained an eviction Go to line 12. Fill out <i>Initial Statement Abor</i> this bankruptcy petition.				

Case 17-10578 Doc 1 Filed 04/03/17 Entered 04/03/17 17:19:34 Desc Main Document Page 4 of 67

Holman Debtor 1 Roy __ Case number (if known) First Name Middle Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? $\overline{\mathbf{v}}$ No. I am not filing under Chapter 11. For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have $\overline{}$ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

Case 17-10578 Doc 1 Filed 04/03/17 Entered 04/03/17 17:19:34 Desc Main Document Page 5 of 67

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling							
	About Debtor 1:		About Debtor 2 (Sp	oouse Only in a Joint Case):			
15. Tell the court	You must check one:		You must check one:				
whether you have received briefing about credit counseling.	counseling ager	fing from an approved credit ncy within the 180 days before I aptcy petition, and I received a mpletion.	counseling ager	fing from an approved credit ncy within the 180 days before I aptcy petition, and I received a appletion.			
The law requires that you receive a briefing		the certificate and the payment plan, eveloped with the agency.		the certificate and the payment plan, veloped with the agency.			
about credit counseling before you file for bankruptcy. You must truthfully	counseling ager	fing from an approved credit ncy within the 180 days before I aptcy petition, but I do not have a mpletion.	counseling ager	fing from an approved credit ncy within the 180 days before I uptcy petition, but I do not have a mpletion.			
check one of the following choices. If you cannot do so, you are not eligible to file.		ter you file this bankruptcy petition, copy of the certificate and payment		er you file this bankruptcy petition, copy of the certificate and payment			
If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your	from an approve obtain those ser made my reques	ked for credit counseling services ed agency, but was unable to rvices during the 7 days after I st, and exigent circumstances emporary waiver of the	from an approve obtain those ser made my reques	ked for credit counseling services ed agency, but was unable to rvices during the 7 days after I st, and exigent circumstances emporary waiver of the			
creditors can begin collection activities again.	requirement, atta efforts you made unable to obtain i	ay temporary waiver of the ch a separate sheet explaining what to obtain the briefing, why you were t before you filed for bankruptcy, and umstances required you to file this	requirement, atta efforts you made unable to obtain i	ay temporary waiver of the ch a separate sheet explaining what to obtain the briefing, why you were t before you filed for bankruptcy, and umstances required you to file this			
		e dismissed if the court is dissatisfied for not receiving a briefing before ruptcy.	Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.				
	receive a briefing must file a certifica with a copy of the	If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.		If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.			
		the 30-day deadline is granted only imited to a maximum of 15 days.		the 30-day deadline is granted only mited to a maximum of 15 days.			
		I am not required to receive a briefing about credit counseling because of:		d to receive a briefing about credit ause of:			
	☐ Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.	☐ Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.			
	Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.	Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.			
	Active duty.	I am currently on active military duty in a military combat zone.	Active duty.	I am currently on active military duty in a military combat zone.			
	about credit cour	are not required to receive a briefing aseling, you must file a motion for ounseling with the court.	about credit cour	are not required to receive a briefing seling, you must file a motion for ounseling with the court.			

Case 17-10578 Doc 1 Filed 04/03/17 Entered 04/03/17 17:19:34 Desc Main Document Page 6 of 67

Debtor 1 Roy			hber (if known)			
First Name		t Name				
Part 6: Answer These Que	estions for Reporting Purposes					
16. What kind of debts do you have?	 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 					
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid that fun No.		xempt property is excluded and administrative o unsecured creditors?			
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000-5,000 5,001-10,000 10,001-25,000	25,001-50,000 50,001-100,000 More than 100,000			
19. How much do you estimate your assets to be worth?		\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 m \$100,000,001-\$500 i	lion			
20. How much do you estimate your liabilities to be? Part 7: Sign Below	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 m \$100,000,001-\$500 i	lion			
Fall 7. Sigil Delow	Lhave evening dithic patition, and	L dealers under panalty of par	ium, that the information provided is true and			
For you	I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in					
	both. 18 U.S.C. §§ 152, 1341, 15	19, and 3571.	50,000, or imprisonment for up to 20 years, or			
	/s/ Roy Holman	<u> </u>	anature of Dobtor 2			
	Signature of Debtor 1		gnature of Debtor 2			
	Executed on 4/3/2017 MM / DD /	<u>YYYY</u> E	xecuted on			

Case 17-10578 Doc 1 Filed 04/03/17 Entered 04/03/17 17:19:34 Desc Main Document Page 7 of 67

Debtor 1 Roy		Holman	Case number (fknown)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed und relief available under each	der Chapter 7, 11, 1 ch chapter for which	2, or 13 of title 11, Unite the person is eligible. I	have informed the debtor(s) about ed States Code, and have explained the also certify that I have delivered to the
If you are not	. ,			which § 707(b)(4)(D) applies, certify that I
represented by an	have no knowledge after	an inquiry that the	information in the sche	dules filed with the petition is incorrect.
attorney, you do not	40			
need to file this page.	/s/ Jason Diaz		Date _	4/3/2017
	Signature of Attorney f	or Debtor		MM / DD / YYYY
	Jason Diaz			
	Printed name			
	Semrad Law Firm			
	Firm name			
	20 S. Clark Street			
	Street			
	28th Floor			
	Chicago		Illinois	60603
	City		State	Zip Code
	Contact phone	3129130625	Email address	jdiaz@semradlaw.com
				·
			Illinoi	
	Bar number		State	

Case 17-10578 Doc 1 Filed 04/03/17 Entered 04/03/17 17:19:34 Desc Main Document Page 8 of 67

Fill in this information to identify your case:							
Debtor 1	Roy	Holman					
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States E	Bankruptcy Court for the:	Northern	District of Illinois				
Case number (If known)			(State)				

	Check if	this	is	an
_	amende	d filii	ng	

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets Value of what you own
. Schedule A/B: Property (Official Form 106A/B)	\$0.00
1a. Copy line 55, Total real estate, from Schedule A/B	<u>·</u>
1b. Copy line 62, Total personal property, from Schedule A/B	\$4,510.00
1c. Copy line 63, Total of all property on Schedule A/B	\$4,510.00
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$0.00
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$24,759.00
Your total liabilities	\$24,759.00
Part 3: Summarize Your Income and Expenses	
I. Schedule I: Your Income (Official Form 106I)	\$1,795.00
Copy your combined monthly income from line 12 of Schedule I	<u>. ,</u>
5. Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22, Column A, of Schedule J	\$1,620.00

Case 17-10578 Doc 1 Filed 04/03/17 Entered 04/03/17 17:19:34 Desc Main Document Page 9 of 67

Deb	tor 1 Roy			Holman	Case number (if known)					
Part	First Nam		Middle Name	Last Name ive and Statistical Reco	orde					
rait	Part 4: Answer These Questions for Administrative and Statistical Records									
6. A	re you filing	or bankruptcy ur	nder Chapters 7, 11, or	13?						
	No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.									
Ŀ	✓ Yes.									
7 W	7. What kind of debt do you have?									
	Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.									
			urrent Monthly Income n 122B Line 11; OR , Fo	e: Copy your total current morm 122C-1 Line 14.	onthly income from Official	\$45.00				
9.	Copy the fol	lowing special ca	ategories of claims fro	m Part 4, line 6 of Schedul	le E/F:					
	From Part 4 on Schedule E/F, copy the following:				Total claim					
	9a. Domestic	support obligation	ns (Copy line 6a.)		\$0.00					
	9b. Taxes an	d certain other deb	ots you owe the governm	nent. (Copy line 6b.)	\$0.00					
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$0.00										
9d. Student loans. (Copy line 6f.)					\$0.00					
		ns arising out of a s. (Copy line 6g.)	separation agreement of	r divorce that you did not rep	oort as \$0.00					
	9f. Debts to	pension or profit-s	haring plans, and other	similar debts. (Copy line 6h.)	\$0.00					

\$0.00

9g. Total. Add lines 9a through 9f.

Case 17-10578 Doc 1 Filed 04/03/17 Entered 04/03/17 17:19:34 Desc Main Document Page 10 of 67

Fill in this	informatio	n to identify your c	ase:					
Debtor 1	Roy	,			Holman			
.	Firs	t Name	Middle N	Name	Last Name			
Debtor 2 (Spouse, if fi	iling) Firs	t Name	Middle N	Name	Last Name			
United Sta	ates Bankrı	uptcy Court for the:	Northern		District of Illinois			
Case num	nber				(State)			
, ,	al Form	n 106A/B						Check if this is an amended filing
		A/B: Prope	ertv					12/1
In each ca category responsib write your	ategory, se where you le for supp r name and	eparately list and o think it fits best. I olying correct infor d case number (if k	describe items. L Be as complete a mation. If more s known). Answer e	nd ac space every	asset only once. If an asset fits in mo ccurate as possible. If two married per is needed, attach a separate sheet to question.	ople are o this fo	filing together, both a rm. On the top of any a	re equally
					y residence, building, land, or similar			
	No. Go to		quitable interest		· · · · · · · · · · · · · · · · · · ·			
1.1	Street add	Iress, if available, or	other description		at is the property? Check all that apply. Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home		the amount of any secu	claims or exemptions. Put red claims on Schedule D: ims Secured by Property. Current value of the portion you own?
				H	Land			
	Number	Street	7:n Ondo	Investment property Timeshare Other			Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.	
	City	State	Zip Code	Wh one	o has an interest in the property? Che	eck	Check if this is co (see instructions)	mmunity property
16			tel le com		ner information you wish to add about perty identification number:	this ite	m, such as local	
1.2		ve more than one, li		Wh	at is the property? Check all that apply. Single-family home Duplex or multi-unit building Condominium or cooperative		the amount of any secu	claims or exemptions. Put ired claims on <i>Schedule D:</i> ims Secured by Property. Current value of the portion you own?
	Number	Street State	Zip Code	Manufactured or mobile home Land Investment property Timeshare Other			Describe the nature o interest (such as fee s the entireties, or a life	simple, tenancy by
					Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another		(see instructions)	mmunity property

property identification number:

Case 17-10578 Doc 1 Filed 04/03/17 Entered 04/03/17 17:19:34 Desc Main Document Page 11 of 67

Debtor 1			Holman	Case numbe	r (if known)	
	First Name	Middle Name	Last Name			
1.3	et address, if available, or oth		Vhat is the property? Check all that a Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land	apply.	the amount of any secu	claims or exemptions. Put red claims on Schedule D: ims Secured by Property. Current value of the portion you own?
Nur City	nber Street State	Zip Code	Investment property Timeshare Other	_	Describe the nature o interest (such as fee s the entireties, or a life	imple, tenancy by
]]]]	Who has an interest in the property Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and and other information you wish to add a	other	(see instructions)	mmunity property
	the dollar value of the por ve attached for Part 1. Wri	tion you own for a	roperty identification number: III of your entries from Part 1, incluere.	ding any entrie	s for pages	
Do you ov you own t	hat someone else drives. If y ins, trucks, tractors, sport uti	equitable interest ou lease a vehicle, a	in any vehicles, whether they are also report it on Schedule G: Executor cycles	-	-	
3.1	Make Model: Year:	GMC Envoy 2003	Who has an interest in the propone. Debtor 1 only	perty? Check	the amount of any secu	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property.
	Approximate mileage: Other information:	130000	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors an		Current value of the entire property? \$3250.00	Current value of the portion you own? \$3250.00
3.2	Make		Check if this is community instructions) Who has an interest in the property.		Do not deduct secured	claims or exemptions. Put
	Model: Year: Approximate mileage:		one. Debtor 1 only			ured claims on Schedule D: aims Secured by Property.
	Other information:		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors an Check if this is community instructions)		Current value of the entire property?	Current value of the portion you own?

Case 17-10578 Doc 1 Filed 04/03/17 Entered 04/03/17 17:19:34 Desc Main Document Page 12 of 67

	Roy First Name	Middle Name	Holman Last Name	Case number	OI (II KIIOWI)	
3.3	Make Model:		Who has an interest in the one.	property? Check	Do not deduct secured the amount of any secu	· · · · · · · · · · · · · · · · · · ·
	Year:		Debtor 1 only			nims Secured by Property
	Approximate mileage:		= '			, , ,
	. 4-1		Debtor 2 only		Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 on	ıly	entire property?	portion you own?
			At least one of the debtor	s and another		
			Check if this is commur	nity property (see		
			instructions)			
3.4	Make		Who has an interest in the	property? Check		claims or exemptions. P
	Model:		one.		the amount of any secu	
	Year:		Debtor 1 only		Creditors vvno Have Cia	ims Secured by Property
	Approximate mileage:		Debtor 2 only		Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 on	ıly	entire property?	portion you own?
			At least one of the debtor	s and another		
			Check if this is commur	nity property (see		
			instructions)			
Exar	nples: Boats, trailers, motors No	•	er recreational vehicles, other t, fishing vessels, snowmobiles, r	•		
Exar	nples: Boats, trailers, motors No Yes	•		motorcycle accessori		
Exar	nples: Boats, trailers, motors No Yes Make	•	t, fishing vessels, snowmobiles, r	motorcycle accessori	Do not deduct secured the amount of any secu	red claims on <i>Schedule</i>
Exar	nples: Boats, trailers, motors No Yes Make Model:	•	who has an interest in the one.	motorcycle accessori	Do not deduct secured the amount of any secu	•
Exar	nples: Boats, trailers, motors No Yes Make Model: Year:	•	who has an interest in the one. Debtor 1 only	motorcycle accessori	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Property
Exar	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:	•	who has an interest in the one. Debtor 1 only Debtor 2 only	motorcycle accessori property? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule hims Secured by Property Current value of the
Exar	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:	•	who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtor.	property? Check Ily s and another	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule hims Secured by Property Current value of the
Exar	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:	•	who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on	property? Check Ily s and another	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule hims Secured by Property Current value of the
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:	•	Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtor. Check if this is communication.	property? Check Ily s and another hity property (see	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Property Current value of the portion you own?
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information:	•	Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtor instructions)	property? Check Ily s and another hity property (see	Do not deduct secured the amount of any secu Creditors Who Have Clas Current value of the entire property? Do not deduct secured the amount of any secu	red claims on Schedule hims Secured by Property Current value of the portion you own? claims or exemptions. Pared claims on Schedule
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year:	•	Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtor instructions) Who has an interest in the	property? Check Ily s and another hity property (see	Do not deduct secured the amount of any secu Creditors Who Have Clas Current value of the entire property? Do not deduct secured the amount of any secu	red claims on Schedule hims Secured by Property Current value of the portion you own? claims or exemptions. P ired claims on Schedule
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model:	•	Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtor instructions) Who has an interest in the one.	property? Check Ily s and another hity property (see	Do not deduct secured the amount of any secu Creditors Who Have Clas Current value of the entire property? Do not deduct secured the amount of any secu	red claims on Schedule hims Secured by Property Current value of the portion you own? claims or exemptions. P ired claims on Schedule
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year:	•	Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtor instructions) Who has an interest in the one. Debtor 1 only	property? Check sly s and another hity property (see property? Check	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classifications	red claims on Schedule lims Secured by Property Current value of the portion you own? claims or exemptions. P lired claims on Schedule lims Secured by Property
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:	•	Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtor instructions) Who has an interest in the one. Debtor 1 only Debtor 2 only	property? Check ly s and another nity property (see property? Check	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the	red claims on Schedule ims Secured by Property Current value of the portion you own? claims or exemptions. Pured claims on Schedule ims Secured by Property Current value of the
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:	•	Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtor. Check if this is communinstructions) Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 2 only Debtor 2 only	property? Check If y s and another If y property (see property? Check	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the	red claims on Schedule ims Secured by Property Current value of the portion you own? claims or exemptions. Pured claims on Schedule ims Secured by Property Current value of the

Case 17-10578 Doc 1 Filed 04/03/17 Entered 04/03/17 17:19:34 Desc Main Document Page 13 of 67

De	btor 1			Holman	Case number (if known)	
Des	+ O.	First Name	Middle Name	Last Name		
			our Personal and Househo		wing items?	Current value of the portion you own? Do not deduct secured claims or exemptions.
6.	. Hous	ehold goods a	and furnishings			o. o.computorio.
	Examp	_	liances, furniture, linens, china, ki	itchenware		
Ц	No Voc F	Describe	Lload Dadroom Furniture			1
✓	Tes. L	escribe	Used Bedroom Furniture			\$200.00
		ronics les: Televisions	s and radios; audio, video, stereo	, and digital equipment; comp	puters, printers, scanners; music	
片		escribe	Cellular Phone/Television			¢200.00
¥						\$200.00
			ue ind figurines; paintings, prints, or in, or baseball card collections; o			
Ī	Yes. D	escribe]
		les: Sports, ph	rts and hobbies otographic, exercise, and other h s; carpentry tools; musical instru		pol tables, golf clubs, skis; canoes	
Ħ	Yes. D	escribe				
	0. Fire Examp		es, shotguns, ammunition, and r	related equipment		
✓	No					
Ш	Yes. L	escribe				
	1. Clot Exampl		clothes, furs, leather coats, design	ner wear, shoes, accessories		1
	No Vac 5	\i				1
⊻	Yes. L	escribe	Used Clothing			\$300.00
			ewelry, costume jewelry, engager r	ment rings, wedding rings, he	eirloom jewelry, watches, gems,	
널	No Vac F) oo orib o				1
Ш	res. L	escribe				
		-farm animal les: Dogs, cats	s, birds, horses			
✓	No					1
П	Yes. D	Describe				
14	4. Any	other person	al and household items you di	d not already list, including	any health aids you did not list	1
✓	No					
	Yes. D	escribe				
			-		s for pages you have attached	\$700.00

Case 17-10578 Doc 1 Filed 04/03/17 Entered 04/03/17 17:19:34 Desc Main Document Page 14 of 67

Debt	or 1 Roy		Holman	Case number (if known)	
	First Name	Middle Name	Last Name		
Part 4	Describe Your F	Financial Assets			
Doy	you own or have an	y legal or equitable interest	in any of the following?		Current value of the portion you own? Do not deduct secured claims or exemptions.
16.			and the state of the same of the state of th	and the base of Clause of the Clause	
E	_	ve in your wallet, in your home, ir	i a safe deposit box, and on h	and when you file your petition	
	✓ No				
	Yes			Cash:	
17.	_	avings, or other financial accounts stitutions. If you have multiple ac	-	s in credit unions, brokerage houses, on, list each.	
	No ✓ Yes		Institution name:		
		17.1. Checking account:	Guarantee Bank		\$560.00
		17.2. Checking account:			
		17.3. Savings account:			
		17.4. Savings account:			
		17.5. Certificates of deposit:			
		17.6. Other financial account:			
		17.7. Other financial account:			
		17.8. Other financial account:			
		17.9. Other financial account:			
18.		or publicly traded stocks, investment accounts with broken	rage firms, money market acco	nunte	
	No No	, investment accounts with broken	age mins, money market acco	Junto	
	Yes	Institution or issuer name:			
	_				
19.	Non-publicly traded s an LLC, partnership, a		ted and unincorporated bus	sinesses, including an interest in	
	No	and joint vontaro			
	Yes. Give specific	Name of entity		% of ownership:	
	information about them				
	шеш			_	

Case 17-10578 Doc 1 Filed 04/03/17 Entered 04/03/17 17:19:34 Desc Main Document Page 15 of 67

Debt	tor 1 Roy		Holman	Case number (if known)	
	First Name	Middle Name	Last Name		
20.	Negotiable instruments	orate bonds and other negotials include personal checks, cashiers ents are those you cannot transfer Issuer name:	checks, promissory no	tes, and money orders.	
21.	Retirement or pension Examples: Interests in If		, thrift savings accounts	s, or other pension or profit-sharing plans	
	✓ No	, -,3 , (), (-,	,	,	
	Yes. List each	Type of account:	Institution name:		
	account	401(k) or similar plan:			
	separately.	Pension plan:			
		IRA:			
		Retirement account:		·	
		Keogh:			
		Additional account:			
		Additional account:	_		
22.		d deposits you have made so that with landlords, prepaid rent, public Electric: Gas: Heating oil: Security deposit on rental unit:			
		Prepaid rent:			
		Telephone:			
		Water:			
		Rented furniture:			
		Other:			
23.	Annuities (A contract fo	or a periodic payment of money to	you, either for life or for	r a number of years)	
	✓ No Yes	Issuer name and description:			

Case 17-10578 Doc 1 Filed 04/03/17 Entered 04/03/17 17:19:34 Desc Main Document Page 16 of 67

Debt	or 1 Roy	Holman Case number (if known) Middle Name Last Name	
0.4	First Name		_
24.		an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program 530(b)(1), 529A(b), and 529(b)(1).	n.
	✓ No Yes	Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c):	
0.5	Turnets associate		
25.		table or future interests in property (other than anything listed in line 1), and rights or powers for your benefit	
	✓ No Yes. Desc	cribe	
26.		byrights, trademarks, trade secrets, and other intellectual property ternet domain names, websites, proceeds from royalties and licensing agreements	_
	✓ No Yes. Desc	cribe	
27.		anchises, and other general intangibles uilding permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses	
	✓ No		
	Yes. Desc	cribe	
Mor	ney or prope	rty owed to you?	Current value of the portion you own? Do not deduct secured claims or exemptions.
	ney or proper		portion you own? Do not deduct secured
			portion you own? Do not deduct secured
	Tax refunds of No Yes. Give:	specific information Federal:	portion you own? Do not deduct secured
	Tax refunds or No Yes. Give about your	specific information ut them, including whether already filed the returns Federal: State:	portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds or No Yes. Give about you and the	specific information ut them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds or No Yes. Give about your and the support of the sup	specific information ut them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00
28.	Tax refunds or No Yes. Give about your and the support of the sup	specific information ut them, including whether already filed the returns the tax years Local: brt st due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00
28.	Tax refunds or No Yes. Give about your and the support of the sup	specific information ut them, including whether already filed the returns the tax years Local: ort et due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds or No Yes. Give about your and the support of the sup	specific information ut them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds or No Yes. Give about your and the support of the sup	specific information ut them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 ent \$0.00 \$0.00
28.	Tax refunds or No Yes. Give about your and the support of the sup	specific information ut them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 ent \$0.00 \$0.00 \$0.00
28.	Tax refunds or No Yes. Give about you and	specific information ut them, including whether already filed the returns the tax years Int st due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement, specific information Alimony: Maintenance: Support: Divorce settlement:	## portion you own? Do not deduct secured claims or exemptions. ### \$0.00 ### \$0.00 ### \$0.00 ### \$0.00 ### \$0.00 ### \$0.00 ### \$0.00 ### \$0.00 ### \$0.00
28.	Tax refunds or No Yes. Give about you and	specific information ut them, including whether already filed the returns the tax years	## portion you own? Do not deduct secured claims or exemptions. ### \$0.00 ### \$0.00 ### \$0.00 ### \$0.00 ### \$0.00 ### \$0.00 ### \$0.00 ### \$0.00 ### \$0.00
28.	Tax refunds or No Yes. Give about you and	specific information ut them, including whether already filed the returns the tax years	## portion you own? Do not deduct secured claims or exemptions. ### \$0.00 ### \$0.00 ### \$0.00 ### \$0.00 ### \$0.00 ### \$0.00 ### \$0.00 ### \$0.00 ### \$0.00

Case 17-10578 Doc 1 Filed 04/03/17 Entered 04/03/17 17:19:34 Desc Main Document Page 17 of 67

Deb	tor 1 Roy	Holman	Case number (if known)	
	First Name Middle Nam	e Last Name		
31.	Interests in insurance policies Examples: Health, disability, or life insurance; he	ealth savings account (HSA); credit, ho	omeowner's, or renter's insurance	
	Yes. Name the insurance company of each policy and list its value	Company name:	Beneficiary:	Surrender or refund value:
32.	Any interest in property that is due you from If you are the beneficiary of a living trust, expect property because someone has died.		, or are currently entitled to receive	
	✓ No Yes. Describe			
33.	Claims against third parties, whether or no Examples: Accidents, employment disputes, in:		ı demand for payment	
	No Yes. Describe			
34.	Other contingent and unliquidated claims of to set off claims	of every nature, including counterc	aims of the debtor and rights	
	No Yes. Describe			
35.	Any financial assets you did not already list			
	✓ No Yes. Describe			
36.	Add the dollar value of all of your entries fro			\$560.00
Part	5: Describe Any Business-Related Pr	onerty You Own or Have an In	terest In. List any real estate in Part 1	•
37.		interest in any business-related pro		rrent value of the
	No. Go to Part 6. Yes. Go to line 38.		po i Do	rtion you own? not deduct secured claims exemptions
38.	Accounts receivable or commissions you al	ready earned		
	No Yes. Describe			
39.	Office equipment, furnishings, and supplies Examples: Business-related computers, software		chines, rugs, telephones, desks, chairs, electro	nic devices
	✓ No Yes. Describe			

Case 17-10578 Doc 1 Filed 04/03/17 Entered 04/03/17 17:19:34 Desc Main Document Page 18 of 67

Deb	tor 1 Roy		Holman	Case number (if known)	
10	First Name	Middle Name	Last Name	Ave de	
40.		quipment, supplies you	use in business, and tools of your	ıraue	
	✓ No				
	Yes. Describe				
41.	Inventory				
	- N				
	No No December				
	Yes. Describe				
42.	Interests in partnersh	ips or joint ventures			
	✓ No				
	Yes. Give specific		Name of entity:	% of ownership:	
	information about				
	them			-	<u> </u>
					-
					_
43. (Customer lists, mailing	lists, or other compilat	ions		
	✓ No				
		nclude personally identifia	ble information (as defined in 11 U.S	.C. § 101(41A))?	
	No No	9			
	Yes. Desc	ride			
44.	Any business-related	property you did not all	eady list		
	—		•		
	No No				<u> </u>
	Yes. Give specific information				
	inomiation				
			-		
					<u> </u>
					
		=	Part 5, including any entries for pa		
<u> </u>					
Part	Describe Any Fa	arm- and Commerci interest in farmland, list it	al Fishing-Related Property Y	ou Own or Have an Interest In.	
16				fiching_related preparty?	
46.	-	my regal or equitable in	terest in any farm- or commercial	пынну-генатеа ргорегту?	Current value of the
	No. Go to Part 7.				portion you own?
	Yes. Go to line 47.				Do not deduct secured claims
47	Form onin!-				or exemptions
47.	Farm animals Examples: Livestock, p	oultry, farm-raised fish			
		•			
	No Describe				
	Yes. Describe				

Case 17-10578 Doc 1 Filed 04/03/17 Entered 04/03/17 17:19:34 Desc Main Document Page 19 of 67

Debt	tor 1 Roy		olman	Case number (if known)	
40	First Name		st Name		
48.	Crops-either growing	or narvested			
	✓ No				
	Yes. Describe				
49.	Farm and fishing equip	oment, implements, machinery, fixture	s, and tools of trade		
	✓ No				
	Yes. Describe				
50.	Farm and fishing suppl	lies, chemicals, and feed			
	✓ No				
	Yes. Describe				
51	Any farm- and comme	 rcial fishing-related property you did n	ot already list		
• • • • • • • • • • • • • • • • • • • •	No		or a oaa,		
	Yes. Describe				
	Tool Boodingo				
				_	
		l of your entries from Part 6, including			
for Pa	art 6. Write that number	here			
Part	7: Describe All Pro	perty You Own or Have an Interes	st in That You Did No	t List Above	
53.		perty of any kind you did not already lis	st?		
		s, country club membership			
	✓ No				
	Yes. Give specific information				
54. A	dd the dollar value of al	l of your entries from Part 7. Write tha	t number here		>
Part	8: List the Totals of	Each Part of this Form			
55 I	Part 1: Total real actate	, line 2		•	
JJ. F	-ait i. iotaliealestate	, IIIIe 2			
56. r	oart 2 total vehicles, lin	e 5	\$3250.00		
57. P	art 3: Total personal an	d household items, line 15	\$700.00		
58. P	art 4: Total financial as	sets. line 36			
			\$560.00		
	Part 5: Total business-re				
		ishing-related property, line 52			
61. F	Part 7: Total other prop	erty not listed, line 54			
62. 1	Total personal property.	Add lines 56 through 61	\$4510.00	_	+ \$4510.00
				Copy personal property total	
					\$4510.00
63. T	otal of all property on S	chedule A/B. Add line 55 + line 62			

Case 17-10578 Doc 1 Filed 04/03/17 Entered 04/03/17 17:19:34 Desc Main Page 20 of 67 Document

Debtor 1	Roy		Holman	
	First Name	Middle Name	Last Name	
Debtor 2				
Spouse, if filing)	First Name	Middle Name	Last Name	
Jnited States E	Sankruptcy Court for the:	Northern	District of Illinois	
			(State)	
Case number				
[If known]				
> (c; · · ·	- 4000			Check if thi
Jfficial	Form 106C			amended fi
			_	
Schedul	e C: The Prop	erty You Clain	n as Exempt	

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Pai	t 1: Identify the Property You Claim	n as Exempt						
1. Which set of exemptions are you claiming? Check one only, even if your spouse is filling with you.								
	You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)							
	You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)							
2.	For any property you list on Schedule A/	For any property you list on <i>Schedule A/B</i> that you claim as exempt, fill in the information below.						
	Brief description of the property and line on Schedule A/B that lists this	Current value of the portion you	Amount of the exemption you claim	Specific laws that allow exemption				
	property	own	Check only one box for each exemption.					
		Copy the value from Schedule A/B						
	Brief			735 ILCS 5/12-1001(a)				
	description:	\$300.00	\$300.00					
	Used Clothing Line from		100% of fair market value, up to any	-				
	Schedule A/B: 11		applicable statutory limit					
	Brief			735 ILCS 5/12-1001(c); 735 ILCS				
	description:	\$3,250.00	\$2,400.00; \$850.00	5/12-1001(b)				
	GMC Envoy, 2003 Line from		100% of fair market value, up to any	•				
	Schedule A/B: 03		applicable statutory limit					
3.	✓ No	ry 3 years after that for a	375? cases filed on or after the date of adjustment.) rithin 1,215 days before you filed this case?					

Case 17-10578 Doc 1 Filed 04/03/17 Entered 04/03/17 17:19:34 Desc Main Document Page 21 of 67

Debtor			dolman Case number (if known)	
		dle Name La	ast Name	
Part 2:	Additional Page			
line	ief description of the property and e on Schedule A/B that lists this operty	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
Lin	cef scription: Checking account, Guarantee Bank ne from schedule A/B:17	\$560.00	\$560.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Lin	scription: Used Bedroom Furniture the from thedule A/B: 06	\$200.00	\$200.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Lin	ef scription: Cellular Phone/Television ne from thedule A/B: 07	\$200.00	\$200.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)

Case 17-10578 Doc 1 Filed 04/03/17 Entered 04/03/17 17:19:34 Desc Main Document Page 22 of 67

				_		
Fill in this in	formation to identify your c	ase:				
Debtor 1	Roy		Holman			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing	First Name	Middle Name	Last Name			
United State	s Bankruptcy Court for the:	Northern	District of Illinois			
			(State)			
Case number (If known)	er					
Officia	l Form 106D			⊥		Check if this is an amended filing
Sched	lule D: Credit	ors Who Ha	ve Claims Secur	ed by Prop	erty	12/15
more space			e are filing together, both are equinber the entries, and attach it to			
1. Do an	y creditors have claims s	secured by your proper	ty?			
✓ No	o. Check this box and sub	mit this form to the court	with your other schedules. You have	ve nothing else to repo	ort on this form.	
☐ Ye	es. Fill in all of the information	n below.				
Part 1: Li	st All Secured Claims					
for each		ditor has a particular claim,	red claim, list the creditor separately list the other creditors in Part 2. As g to the creditor's name.	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports	Column C Unsecured portion If any

this claim

Case 17-10578 Doc 1 Filed 04/03/17 Entered 04/03/17 17:19:34 Desc Main Document Page 23 of 67

Fill i	n this infor	mation to identify your c	ase:					
Deb	tor 1	Roy		Holman				
		First Name	Middle Name	Last Name				
Deb								
(Spot	use, if filing)	First Name	Middle Name	Last Name				
Unit	ed States B	Sankruptcy Court for the:	Northern	District of Illinois				
_				(State)				
(If knd	e number	-						
<u> </u>		4005/5				Check if this is an amended filing		
Off	icial F	orm 106E/F				Officer if this is all afficilitied filling		
Sc	hedu	ule E/F: Cre	ditors Who	Have Unsec	ured Claims	12/1		
D			this the Deut 4 fee enable	have with DDIODITY elains	and Dark O fan anadikana mikh	NONPRIORITY claims. List the		
other Form clain	r party to a 106A/B) a ns that are entries in t	any executory contracts and on Schedule G: Exe e listed in Schedule D: C	s or unexpired leases that ecutory Contracts and Un Creditors Who Hold Claim	t could result in a claim. A expired Leases (Official Fo is Secured by Property. If r	Also list executory contracts orm 106G). Do not include an nore space is needed, copy t	on Schedule A/B: Property (Official y creditors with partially secured he Part you need, fill it out, number rite your name and case number (if		
Par	List	All of Your PRIORIT	Y Unsecured Claims					
1.	Do any cr	reditors have priority ur	secured claims against	you?				
	No. 0	Go to Part 2.						
	Yes.							
2.	2. List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.							

(For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

Total

claim

Priority

amount

Nonpriority

amount

Case 17-10578 Doc 1 Filed 04/03/17 Entered 04/03/17 17:19:34 Desc Main Document Page 24 of 67

Debto	or 1 Roy			Holman	Case number (if known)	
2001	First Name		Middle Name	Last Name		
Part 2	List All o	f Your NONPRIOR	RITY Unsecu	red Claims		
[☐ No. You h ✓ Yes.		t in this part. So	ubmit this form to the	e court with your other schedules.	
L I	insecured clain	n, list the creditor sepa	arately for each c	laim. For each claim li	r of the creditor who holds each claim. If a creditor has more isted, identify what type of claim it is. Do not list claims already in Part 3.If you have more than four priority unsecured claims fill ou	cluded in Part 1.
						Total claim
4.1	Nonpriority C	creditor's Name D ST N STE 118 Street			Last 4 digits of account number 0788 When was the debt incurred? 4/2016	\$398.00
	WICHITA City Who incurre ✓ Debtor 1 □ Debtor 2 □ Debtor 1 □ At least c □ Check if	Kansas State d the debt? Check of only	Z ne. d another	7205 ip Code debt	As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts 001 Collection; Collecting for ORIGINAL CREDITOR: SPEEDY Other. Specify CASH 128	
4.2	Advocate Trin	nity Hospital			Land different control of the contro	\$40.00
	Nonpriority C PO Box 4253 Number Carol Stream City Who incurre Debtor 1 Debtor 2 Debtor 1 At least c	Street Street Illinois State d the debt? Check of only only and Debtor 2 only one of the debtors and f this claim relates to subject to offset?	Z ne. d another	0197 ip Code	When was the debt incurred?	
4.3	Nonpriority C 919 W ESTES Number SCHAUMBUR City Who incurre Debtor 1 Debtor 2	Street RG Illinois State Id the debt? Check of only	Z	0193 ip Code	When was the debt incurred? As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims	\$0.00
	Check if	one of the debtors and f this claim relates to subject to offset?		debt	Debts to pension or profit-sharing plans, and other similar debts Other. Specify Other	

Case 17-10578 Doc 1 Filed 04/03/17 Entered 04/03/17 17:19:34 Desc Main Document Page 25 of 67

Holman Debtor 1 Roy Case number (if known) First Name Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.4 AMERICAN CREDIT ACCEPT \$10,209.00 Last 4 digits of account number Nonpriority Creditor's Name 961 E MAIN ST When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent 29302 **SPARTANBURG** South Carolina Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ____ 044 Automobile Is the claim subject to offset? **✓** No Yes Bridgeview Auto Sales \$0.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 7126 S Western Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60636 Illinois Chicago City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other Other. Specify ____ Is the claim subject to offset? **✓** No Yes City of Chicago Parking 4.6 \$13,000.00 Last 4 digits of account number Nonpriority Creditor's Name 121 N. LaSalle St # 107A When was the debt incurred? n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Illinois 60602 Chicago City Zip Code State Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only $\overline{}$ Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt

✓ No Yes

Is the claim subject to offset?

Other. Specify __

Other

Case 17-10578 Doc 1 Filed 04/03/17 Entered 04/03/17 17:19:34 Desc Main Document Page 26 of 67

Holman Debtor 1 Roy Case number (if known) First Name Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.7 CMRE FINANCIAL SERVICE \$0.00 Last 4 digits of account number Nonpriority Creditor's Name 3075 E IMPERIAL HWY STE When was the debt incurred? As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 92821 **BREA** California City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another Check if this claim relates to a community debt Other. Specify ___ Other Is the claim subject to offset? **✓** No T Yes ComEd 4.8 \$586.00 Last 4 digits of account number _ Nonpriority Creditor's Name 3 Lincoln Center When was the debt incurred? n/a Number Street As of the date you file, the claim is: Check all that apply. Bankruptcy Section Contingent Unliquidated Oakbrook Terrace Illinois 60181 State Zip Code Disputed City Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify _ Other Is the claim subject to offset? **✓** No Yes ICS Collection Service 4.9 \$75.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? PO Box 1010 n/a Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60477 Tinley Park Illinois Disputed City State Zip Code Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify _ Other

✓ No ☐ Yes

Is the claim subject to offset?

Case 17-10578 Doc 1 Filed 04/03/17 Entered 04/03/17 17:19:34 Desc Main Document Page 27 of 67

Holman Debtor 1 Roy Case number (if known) First Name Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.10 M3 Finacial \$0.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? PO Box 7230 Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60154 Westchester Illinois City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify __ Other Is the claim subject to offset? **✓** No Yes Peoples Gas Light & Coke Co. \$161.00 4.11 Last 4 digits of account number _ Nonpriority Creditor's Name 200 E. Randolph St. When was the debt incurred? n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Chicago Illinois 60601 State Zip Code Disputed City Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other Other. Specify _ Is the claim subject to offset? **✓** No Yes Pioneer Recovery 4.12 \$290.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? Po Box 3116 n/a Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 32056 Lake City Florida City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify _ Other Is the claim subject to offset? **✓** No

Yes

Case 17-10578 Doc 1 Filed 04/03/17 Entered 04/03/17 17:19:34 Desc Main Document Page 28 of 67

Holman Debtor 1 Roy Case number (if known) First Name Middle Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.13 STELLAR RECOVERY INC \$0.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 1327 HWY 2 W Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated **KALISPELL** 59901 Montana City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ Other Is the claim subject to offset? **✓** No Yes Verizon Wireless - Bankruptcy 4.14 \$0.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 500 Technology Drive, Suite 550 n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Saint Charles Missouri 63304 State Zip Code Disputed City Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify ___ Other Is the claim subject to offset? **✓** No

Yes

Case 17-10578 Doc 1 Filed 04/03/17 Entered 04/03/17 17:19:34 Desc Main Document Page 29 of 67

Debtor 1 Roy Holman Case number (if known)
First Name Middle Name Last Name

FIRST Na	me Middle Name Last Name			
Part 4: Add t	ne Amounts for Each Type of Unsecured Claim			
	amounts of certain types of unsecured claims. This information is nounts for each type of unsecured claim.	s for s	tatistical reporting	purpos
			Total claims	
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00	
	6b. Taxes and certain other debts you owe the government	6b.	\$0.00	
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00	
	6d. Other. Add all other priority unsecured claims. Write that	6d.	\$0.00	
	amount here. 6e. Total. Add lines 6a through 6d.	6e.	\$0.00	
	de. Total. Add lilles da tillough du.	oe.		
			Total claims	
Total claims from Part 2	6f. Student loans	6f.	\$0.00	
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00	
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00	
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$24,759.00	
	6i Total Add lines 6f through 6i	6i	\$24,759.00	

Case 17-10578 Doc 1 Filed 04/03/17 Entered 04/03/17 17:19:34 Desc Main Document Page 30 of 67

Fill in this infor	mation to identify your c	ase:		
Debtor 1	Roy		Holman	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	<u>_</u>
United States B	ankruptcy Court for the:	Northern	District of Illinois (State)	
Case number			(Otato)	
(If known)				

Official Form 106G

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

Case 17-10578 Doc 1 Filed 04/03/17 Entered 04/03/17 17:19:34 Desc Main Document Page 31 of 67

		DC	ocument ra	gc 31 0	101	
Fill in this infor	mation to identify your o	ase:				
Debtor 1	Roy		Holman			
	First Name	Middle Name	Last Name			
Debtor 2 (Spouse, if filing)	=					
(Spouse, II IIIIIg)	First Name	Middle Name	Last Name			
United States E	Bankruptcy Court for the:	Northern	District of Illinois			
Case number			(State)			
(If known)						
						eck if this is an ended filing
Official	Form 106H					
O a la a alcol	- II- V O	l = l= 4 = ···=				
Schedul	e H: Your Cod	lebtors				12/15
No Yes Within the	e last 8 years, have you	ou are filing a joint case, do lived in a community pro	operty state or territo	ry? (Commi	or.) unity property states and territories include Arizona,	ı, California,
	Go to line 3.	noo, racito rnoo, rexas, vv	domington, and wiscon	13111.)		
		er spouse, or legal equiva	alent live with you at th	ne time?		
	No	or opeace, or legal equive	none iivo viian you ac a	10 til 10 t		
	_	y state or territory did yo	u live?	Fill in	the name and current address of that person.	
	Name of your spouse, f	ormer spouse, or legal equ	ivalent			
	Number Street					
	City	State	Zip	Code		
		-	•		oouse is filing with you. List the person shown ited the creditor on Schedule D (Official Form 1	

Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

Column 1: Your codebtor

Official Form 106H Schedule H: Your Codebtors page 1

Case 17-10578 Doc 1 Filed 04/03/17 Entered 04/03/17 17:19:34 Desc Main Document Page 32 of 67

			20	oarrione	. a	go 02 0			
Fill	in this inf	ormation to identify	your case:						
Dek	otor 1	Roy		Holma	n				
		First Name	Middle Name	Last N	ame		Che	eck if this is:	
	otor 2	First Name	Middle Noves	L ant N				An amended filing	
			Middle Name	Last N				A supplement showing post-pe	stition chapter 13
the:		Bankruptcy Court for	Northern	_ District of Illi (S	nois tate)			expenses as of the following da	
	nown)							MM / DD / YYYY	
Of	ficial I	Form 106I							
Sc	hedul	e I: Your In	come						12/15
info spo num	rmation a use. If mo nber (if kn	bout your spouse. I	f you are separated an , attach a separate she y question.	d your spous	se is n	ot filing w	ith you, do	ır spouse is living with you, not include information abd ional pages, write your nan	out your
1.	Fill in you	r employment		Debtor 1				Debtor 2	
	informatio	on.	Employment status						
	•	e more than one job, parate page with	Employment status	Emplo	yea nployea	4		Employed	
		about additional	Occupation	Not Er	прюуес	ı		Not Employed	
	Include par self-employ	rt time, seasonal, or yed work.	Employer's name						
	•	n may include student aker, if it applies.	Employer's address	Number Str	eet			Number Street	
				City		State	Zip Code	City State	Zip Code
			How long employed there?						
Pa	rt 2: Giv	e Details About N	Nonthly Income						
			the date you file this for	n. If you have	nothino	g to report	or any line, v	write \$0 in the space. Include yo	our non-filing
lf y	you or your			, combine the	informa	ation for all	employers fo	or that person on the lines below	v. If you need
m	ore space,	attach a separate she	et to this form.			For Del	otor 1	For Debtor 2 or	
2			ary, and commissions (before, calculate what the monthly		2		\$0.00	non-filing spouse	
3	. Estimate	e and list monthly ove	rtime pay.		3		+ \$0.00		
4	. Calculat	te gross income. Add l	ne 2 + line 3.		4.		\$0.00		
1									

Case 17-10578 Doc 1 Filed 04/03/17 Entered 04/03/17 17:19:34 Desc Main Document Page 33 of 67

Debtor 1Roy	Holman	Case number	r <i>(if</i>	
First Name Middle Name	Last Name	known) For Debtor 1	For Debtor 2 or non-filing spouse	
Copy line 4 here	→ 4.	\$0.00		
5. List all payroll deductions:				
5a. Tax, Medicare, and Social Security deductions	5a	\$0.00		
5b. Mandatory contributions for retirement plans	5b	\$0.00		
5c. Voluntary contributions for retirement plans	5c.	\$0.00		
5d. Required repayments of retirement fund loans	5d	\$0.00		
5e. Insurance	5e	\$0.00		
5f. Domestic support obligations	5f	\$0.00		
5g. Union dues	5g	\$0.00		
5h. Other deductions. Specify:	5h. + _	\$0.00 +		
6. Add the payroll deductions. Add lines $5a + 5b + 5c + 5d + 56 + 5h$.	e +5f + 5g 6.	\$0.00		
7. Calculate total monthly take-home pay. Subtract line 6 from	n line 4. 7	\$0.00		
8. List all other income regularly received:				
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing	a			
gross receipts, ordinary and necessary business expenses, the total monthly net income.		\$0.00		
8b. Interest and dividends	8b	\$0.00		
8c. Family support payments that you, a non-filing spouse dependent regularly receive	, or a			
Include alimony, spousal support, child support, maintenal divorce settlement, and property settlement.	nce, 8c. <u> </u>	\$0.00		
8d. Unemployment compensation	8d	\$0.00		
8e. Social Security	8e	\$1,660.00		
8f. Other government assistance that you regularly received Include cash assistance and the value (if known) of any not cash assistance that you receive, such as food stamps (berunder the Supplemental Nutrition Assistance Program) or housing subsidies Specify:	n-			
Food Assistance Programs Income	8f	\$135.00		
8g. Pension or retirement income	8g	\$0.00		
8h. Other monthly income. Specify:	8h. +	\$0.00 +		
9. Add all other income Add lines 8a + 8b + 8c + 8d + 8e + 8f +	8g + 8h. 9	\$1,795.00		
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing	10.	\$1,795.00 +	=	\$1,795.00
11. State all other regular contributions to the expenses that Include contributions from an unmarried partner, members of y friends or relatives.	your household, your de	ependents, your roomn		
Do not include any amounts already included in lines 2-10 or a	amounts that are not av	allable to pay expenses		
Specify:				+ \$0.00
12. Add the amount in the last column of line 10 to the amou Write that amount on the <i>Summary of Schedules and Statistica</i>				\$1,795.00
				Combined monthly income
13. Do you expect an increase or decrease within the year at	fter you file this form?			
No.				
Yes. Explain:				

Case 17-10578 Doc 1 Filed 04/03/17 Entered 04/03/17 17:19:34 Desc Main Document Page 34 of 67

		Doc	ument Page 34 of 6	1		
Fill in this infor	mation to identify your o	ase:				
Debtor 1	Roy		Holman			
	First Name	Middle Name	Last Name	Check if this is:		
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	An amended filin	g	
United States B	ankruptcy Court for the:	Northern	District of Illinois	A supplement sh expenses as of the		•
Case number			(State)	expenses as or tr	ie ioliowing date	5.
(If known)				MM / DD / YYYY		
	Form 106J e J: Your Exp	oncoc				12/15
information. If I	_	attach another sheet to thi	are filing together, both are equa s form. On the top of any additior			number
1. Is this a join	nt case?					
✓ No. Go	to line 2					
Yes. Do	oes Debtor 2 live in a se	parate household?				
	No					
	Yes. Debtor 2 must file	e Official Forms 106J-2, <i>Expe</i>	enses for Separate Household of Del	otor 2.		
2. Do you have	⊒ e dependents? 🕡 No	0				
Do not list D Debtor 2.	ebtor 1 and Ye	es. Fill out this information for ach dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does depend with you?	dent live
	enses include	_				
expenses of than	f people other 🗸 No					
yourself and dependents)S				
	mate Your Ongoing I	Monthly Expenses				
	of a date after the bank		you are using this form as a supp pplemental Schedule J, check th			
	-	eash government assistance t on Schedule I: Your Incom	-		Yo	our expenses
	or home ownership ex or the ground or lot. 4.	penses for your residence.	Include first mortgage payments and	i	4.	\$200.00
If not incl	uded in line 4:					
4a. Real es	state taxes				4a	\$0.00

\$0.00

\$0.00

\$0.00

4b.

4c.

4d.

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

Case 17-10578 Doc 1 Filed 04/03/17 Entered 04/03/17 17:19:34 Desc Main Document Page 35 of 67

First Name widdle Name Last Name		
		Your expenses
5. Additional mortgage payments for your residence, such as home equity loans	5.	\$0.00
6. Utilities:		
6a. Electricity, heat, natural gas	6a.	\$200.00
6b. Water, sewer, garbage collection	6b.	\$0.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$60.00
6d. Other. Specify:	6d	\$0.00
7. Food and housekeeping supplies	7.	\$252.00
8. Childcare and children's education costs	8.	\$0.00
9. Clothing, laundry, and dry cleaning	9.	\$50.00
10. Personal care products and services	10.	\$50.00
11. Medical and dental expenses	11.	\$20.00
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments	12.	\$150.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions and religious donations	14.	\$0.00
15. Insurance.Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	1 5a	\$0.00
15b. Health insurance	15b	\$0.00
15c. Vehicle insurance	15c	\$50.00
15d. Other insurance. Specify:	15d	\$0.00
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.		
Specify:	16	\$0.00
17. Installment or lease payments:	10	
17a. Car payments for Vehicle 1	17a	\$0.00
17b. Car payments for Vehicle 2	17b	\$0.00
17c. Other. Specify:	17c	\$0.00
17d. Other. Specify:	17d	\$0.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted from		\$0.00
your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	
19.Other payments you make to support others who do not live with you. Specify:	40	
	19.	\$0.00
20.Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income 20a. Mortgages on other property	:. 20a	\$0.00
20b. Real estate taxes.	20b	\$0.00
20c. Property, homeowner's, or renter's insurance	20c	\$0.00
20d. Maintenance, repair, and upkeep expenses.	20d	\$0.00
20e. Homeowner's association or condominium dues	20e	
	206	\$0.00

Case 17-10578 Doc 1 Filed 04/03/17 Entered 04/03/17 17:19:34 Desc Main Document Page 36 of 67

Debtor 1				Holman	Case number (if known)			
	First Nam	e	Middle Name	Last Name				
21.Other.	Specify	Payee for child's SSI				21	_	\$588.00
22. Calcu	ılate yo	ur monthly expenses.						\$1,620.00
22a. A	dd lines	4 through 21.						\$0.00
22b. C	Copy line	22 (monthly expenses	for Debtor 2), if any,	from Official Form 106J-2				\$1,620.00
22c. A	dd line 2	22a and 22b. The result	is your monthly expe	enses.		22.		
23.Calcul	late you	ır monthly net income						
23a. C	opy line	12 (your combined mo	onthly income) from S	Schedule I.		23a		\$1,795.00
23b. C	Сору уо	ur monthly expenses fro	m line 22 above.			23b		\$1,620.00
		your monthly expenses	, ,	come.				\$175.00
Т	he resu	It is your monthly net in	come.			23c		
For exmortg	xample, gage pay o es	do you expect to finish	paying for your car lo	es within the year after year within the year or do you do diffication to the terms of	ou expect your			

Case 17-10578 Doc 1 Filed 04/03/17 Entered 04/03/17 17:19:34 Desc Main Document Page 37 of 67

Fill in this infor	mation to identify your c	ase:		
Debtor 1	Roy		Holman	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	Northern	District of Illinois	
			(State)	
Case number (If known)				

Official Form 106Dec

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below		
	Did you pay or agree to pay someone who is NOT an attorney to h	nelp you fill out bankruptcy forms?	
	✓ No		
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).	
	Under penalty of perjury, I declare that I have read the summary that they are true and correct.	and schedules filed with this declaration and	
×	/s/ Roy Holman	*	
	Signature of Debtor 1	Signature of Debtor 2	
	Date 4/3/2017	Date	
	MM/DD/YYYY	MM/DD/YYYY	

Case 17-10578 Doc 1 Filed 04/03/17 Entered 04/03/17 17:19:34 Desc Main Document Page 38 of 67

Fill in this is	ofowaation to identify,						
FIII IN INIS II	nformation to identify yo	our case:					
Debtor 1	Roy First Name	Middle Nan	Holman ne Last Nam				
Debtor 2	i iist ivairie	Wildele Nail	ne Eust Nam				
(Spouse, if filir	ng) First Name	Middle Nan	ne Last Nam	е			
United Stat	tes Bankruptcy Court for t	the: Northern	District of Illino (Stat				
Case numb (If known)	ber						
Officia	al Form 107						Check if this is amended filing
Staten	nent of Financ	cial Affairs for	r Individuals	Filing for E	Bankru	ıptcy	12
	nplete and accurate as on. If more space is ne						
ıumber (if	f known). Answer ever	y question.					
Part 1: 0	Give Details About Yo	our Marital Status an	nd Where You Lived	Before			
1. Wha							
i. vviia	it is your current marita	I status?					
		I status?					
	nt is your current marita Married Not married	l status?					
	Married		ther than where you liv	ve now?			
2. Duri	Married Not married ng the last 3 years, hav		ther than where you liv	ve now?			
2. Duri	Married Not married ng the last 3 years, hav	e you lived anywhere o			<i>I</i> .		
2. Duri	Married Not married ng the last 3 years, hav	e you lived anywhere o			ı.		
2. Duri	Married Not married ng the last 3 years, hav	e you lived anywhere of es you lived in the last 3			ı.		Dates Debtor 2 lived there
2. Duri	Married Not married ng the last 3 years, hav No Yes. List all of the place	e you lived anywhere of es you lived in the last 3	years. Do not include v	where you live now			
2. Duri	Married Not married ng the last 3 years, hav No Yes. List all of the place Debtor 1:	e you lived anywhere or es you lived in the last 3	years. Do not include v	where you live now Debtor 2: Same as De			there
2. Duri	Married Not married ng the last 3 years, hav No Yes. List all of the place	e you lived anywhere or	years. Do not include v Dates Debtor 1 lived there	where you live now Debtor 2:			there Same as Debtor 1
2. Duri	Married Not married ng the last 3 years, hav No Yes. List all of the place Debtor 1:	e you lived anywhere or	years. Do not include v Dates Debtor 1 lived there	where you live now Debtor 2: Same as De			there Same as Debtor 1 From
2. Duri	Married Not married ng the last 3 years, hav No Yes. List all of the place Debtor 1:	e you lived anywhere or	years. Do not include v Dates Debtor 1 lived there	where you live now Debtor 2: Same as De		Zip Code	there Same as Debtor 1 From
2. Duri	Married Not married ng the last 3 years, hav No Yes. List all of the place Debtor 1: Number Street	e you lived anywhere or	years. Do not include v Dates Debtor 1 lived there	Debtor 2: Same as De	ebtor 1 State	Zip Code	there Same as Debtor 1 From
2. Duri	Married Not married ng the last 3 years, have No Yes. List all of the place Debtor 1: Number Street City State	e you lived anywhere of the sest of the se	years. Do not include to provide the provided the provide	Debtor 2: Same as De Number Street City Same as De	ebtor 1 State	Zip Code	there Same as Debtor 1 From To Same as Debtor 1
2. Duri	Married Not married ng the last 3 years, hav No Yes. List all of the place Debtor 1: Number Street	e you lived anywhere of the set 3 set you lived in the last 3 set you lived in the las	years. Do not include v Dates Debtor 1 lived there From To	Debtor 2: Same as De Number Street	ebtor 1 State	Zip Code	there Same as Debtor 1 From To Same as Debtor 1 From
2. Duri	Married Not married ng the last 3 years, have No Yes. List all of the place Debtor 1: Number Street City State	e you lived anywhere of the set 3 set you lived in the last 3 set you lived in the las	years. Do not include to provide the provided the provide	Debtor 2: Same as De Number Street City Same as De	ebtor 1 State	Zip Code	there Same as Debtor 1 From To Same as Debtor 1
2. Duri	Married Not married ng the last 3 years, have No Yes. List all of the place Debtor 1: Number Street City State	e you lived anywhere of the set 3 set you lived in the last 3 set you lived in the las	years. Do not include v Dates Debtor 1 lived there From To	Debtor 2: Same as De Number Street City Same as De	ebtor 1 State	Zip Code	there Same as Debtor 1 From To Same as Debtor 1 From

Case 17-10578 Doc 1 Filed 04/03/17 Entered 04/03/17 17:19:34 Desc Main Document Page 39 of 67

	Roy	Holma	000011	number <i>(if known</i>)	
	First Name Middle	e Name Last Na	ame —		
t 2:	Explain the Sources of Your Inc	come			
Fill i	you have any income from employm in the total amount of income you receivities. If you are filing a joint case and yo No Yes. Fill in the details.	ved from all jobs and all bus	sinesses, including part-time		years?
		Debtor 1		Debtor 2	
		Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions an exclusions)
	rom January 1 of current year until ne date you filed for bankruptcy:	Wages, commissions, bonuses, tips Operating a business		Wages, commissions, bonuses, tips Operating a business	
	or last calendar year: anuary 1 to December 31, 2016) YYYY	Wages, commissions, bonuses, tips Operating a business		Wages, commissions, bonuses, tips Operating a business	
	or the calendar year before that: anuary 1 to December 31, 2015) YYYY	Wages, commissions, bonuses, tips Operating a		Wages, commissions, bonuses, tips Operating a	
	you receive any other income during	business this year or the two prev	-	business	unemployment and oth
Inclupubling	you receive any other income during ude income regardless of whether that in the benefit payments; pensions; rental in a joint case and you have income that each source and the gross income from No Yes. Fill in the details.	this year or the two prevaccome is taxable. Examples come; interest; dividends; nyou received together, list it	of other income are alimony; noney collected from lawsuits; t only once under Debtor 1.	child support; Social Security; royalties; and gambling and	
Inclupubling	ide income regardless of whether that in lic benefit payments; pensions; rental in a joint case and you have income that each source and the gross income from No	this year or the two prevaccome is taxable. Examples come; interest; dividends; n you received together, list it in each source separately. Do	of other income are alimony; noney collected from lawsuits; t only once under Debtor 1.	child support; Social Security; royalties; and gambling and listed in line 4.	
Inclupublifiling	ide income regardless of whether that in lic benefit payments; pensions; rental in a joint case and you have income that each source and the gross income from No Yes. Fill in the details.	business I this year or the two prevaccome is taxable. Examples come; interest; dividends; n you received together, list it in each source separately. Do Debtor 1 Sources of income	of other income are alimony; noney collected from lawsuits; tonly once under Debtor 1. o not include income that you Gross income from each source (before deductions and	child support; Social Security; royalties; and gambling and listed in line 4. Debtor 2 Sources of income	Gross income from each source (before deductions
Inclupublifiling List	ide income regardless of whether that in lic benefit payments; pensions; rental in a joint case and you have income that each source and the gross income from No	business I this year or the two prevaccome is taxable. Examples come; interest; dividends; n you received together, list it in each source separately. Do Debtor 1 Sources of income Describe below.	of other income are alimony; noney collected from lawsuits; tonly once under Debtor 1. o not include income that you Gross income from each source (before deductions and exclusions)	child support; Social Security; royalties; and gambling and listed in line 4. Debtor 2 Sources of income	Gross income from each source (before deductions
Inclupublifiling List Fith	ide income regardless of whether that in lic benefit payments; pensions; rental in a joint case and you have income that each source and the gross income from No Yes. Fill in the details.	business I this year or the two prevaccome is taxable. Examples come; interest; dividends; n you received together, list it in each source separately. Do Debtor 1 Sources of income Describe below.	Gross income from each source (before deductions) \$270.00\$	child support; Social Security; royalties; and gambling and listed in line 4. Debtor 2 Sources of income	Gross income from each source (before deductions

Case 17-10578 Doc 1 Filed 04/03/17 Entered 04/03/17 17:19:34 Desc Main Document Page 40 of 67

Holman Debtor 1 Roy __ Case number (if known) First Name Middle Name Last Name Part 3: List Certain Payments You Made Before You Filed for Bankruptcy 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors

Other

Case 17-10578 Doc 1 Filed 04/03/17 Entered 04/03/17 17:19:34 Desc Main Document Page 41 of 67

tor 1	Roy			Ho	lman	Case number	(if known)
	First Name		Middle Name	Las	st Name		
Insi corp age	ders include your porations of which	relatives; a you are a or a busin	iny general partners in officer, director, p less you operate as	s; relatives of any person in control,	general partners; pa or owner of 20% of	rtnerships of which y r more of their voting	who was an insider? you are a general partner; g securities; and any managing r domestic support obligations,
V	No						
Ħ	Yes. List all pay	ments to a	an insider.				
				Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
				, ,			
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				
Incl	No		ranteed or cosigne t benefited an ins	-	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
	Insider's Name				·		
	Number Street						
_	City	State	Zip Code				
	Insider's Name						
	Normalia au Oliverez						
	Number Street						
	City	State	Zip Code				

Case 17-10578 Doc 1 Filed 04/03/17 Entered 04/03/17 17:19:34 Desc Main Document Page 42 of 67

Holman Debtor 1 Roy Case number (if known) First Name Middle Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No **V** Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City Zip Code State Property was attached, seized, or levied.

Case 17-10578 Doc 1 Filed 04/03/17 Entered 04/03/17 17:19:34 Desc Main Document Page 43 of 67

Debt	tor 1	Roy		Holman	Case number (if known)	ı	
		First Name	Middle Name	Last Name			
11.			u filed for bankruptcy, did a ke a payment because you		eank or financial institution,	set off any amou	nts from your
	✓	No Yes. Fill in the details.					
				Describe the action the	e creditor took	Date action was taken	Amount
		Creditor's Name					
		Number Street		Last 4 digits of account	number: VVVV		
				Last 4 digits of account	number. AAAA-		
12.	Witl	City Sta	•	ny of your property in the	possession of an assignee fo	or the benefit of o	creditors. a court-
	арр	pointed receiver, a cus	todian, or another official?				
		No Yes					
Part	5:	List Certain Gifts a	nd Contributions				
13.				ou give any gifts with a t	otal value of more than \$600) per person?	
	✓						
		Yes. Fill in the details	s for each gift.				
		Gifts with a total value per person	ue of more than \$600	Describe the gifts		Dates you gave the gifts	Value
		Person to Whom You	Gave the Gift				
		Number Street					
		City Sta	ate Zip Code				
		Person's relationship to	o you				
		Person to Whom You	Gave the Gift				
		Number Street					
		City Sta	ate Zip Code				
		Person's relationship to	o you				

Case 17-10578 Doc 1 Filed 04/03/17 Entered 04/03/17 17:19:34 Desc Main Document Page 44 of 67

	Roy	Holman Case numb	er (if known)	
	First Name Middle Name	Last Name	. ,	
. Wit	thin 2 years before you filed for bankruptcy, d	lid you give any gifts or contributions with a tota	I value of more tha	n \$600 to any charity?
✓	No			
	l Yes. Fill in the details for each gift or contribu	rtion		
Ш	res. Fill in the details for each gift of contribt	AUOI I.		
	Gifts or contributions to charities	Describe what you contributed	Date yo	
	that total more than \$600		contrib	uted
	Charity's Name	_		
		<u> </u>		
	Number Street	_		
	City State Zip Code	_		
rt 6:	List Certain Losses			
		since you filed for bankruptcy, did you lose anytl	ning because of the	eft, fire, other disaster, or
gar	nbling?			
✓	No			
	Yes. Fill in the details.			
ш				
	Describe the property you lost and how the loss occurred	Describe any insurance coverage for the		
	now the loss occurred	Include the amount that insurance has paid. pending insurance claims on line 33 of Sche		lost
		A/B: Property.	auto	
Wit	out seeking bankruptcy or preparing a bankru	d you or anyone else acting on your behalf pay o uptcy petition? , or credit counseling agencies for services required in		erty to anyone you consulte
. Wit	hin 1 year before you filed for bankruptcy, did out seeking bankruptcy or preparing a bankru	uptcy petition?		erty to anyone you consulte
. Wit	hin 1 year before you filed for bankruptcy, did but seeking bankruptcy or preparing a bankru lude any attorneys, bankruptcy petition preparers,	uptcy petition?		erty to anyone you consulte
Wit	hin 1 year before you filed for bankruptcy, did out seeking bankruptcy or preparing a bankru lude any attorneys, bankruptcy petition preparers, No	uptcy petition?		
Wit	hin 1 year before you filed for bankruptcy, did out seeking bankruptcy or preparing a bankru lude any attorneys, bankruptcy petition preparers, No	uptcy petition? , or credit counseling agencies for services required in	n your bankruptcy.	lyment Amount of
Wit	hin 1 year before you filed for bankruptcy, did out seeking bankruptcy or preparing a bankru lude any attorneys, bankruptcy petition preparers, No	uptcy petition? The provided representation of the provided r	n your bankruptcy. Date pa	nyment Amount of sfer payment
Wit	hin 1 year before you filed for bankruptcy, did out seeking bankruptcy or preparing a bankru lude any attorneys, bankruptcy petition preparers, No	uptcy petition? The provided representation of the provided r	n your bankruptcy. Date pa	nyment Amount of payment de
Wit	hin 1 year before you filed for bankruptcy, dict seeking bankruptcy or preparing a bankrulude any attorneys, bankruptcy petition preparers, No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid	ptcy petition? The contraction of the contraction	Date pa or trans was ma	nyment Amount of payment de
Wit	hin 1 year before you filed for bankruptcy, dict seeking bankruptcy or preparing a bankruptde any attorneys, bankruptcy petition preparers, No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street	ptcy petition? The contraction of the contraction	Date pa or trans was ma	nyment Amount of payment de
Wit	hin 1 year before you filed for bankruptcy, dict seeking bankruptcy or preparing a bankrulude any attorneys, bankruptcy petition preparers, No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid	ptcy petition? The property of transferred agencies for services required in the property transferred.	Date pa or trans was ma	nyment Amount of payment de
Wit	hin 1 year before you filed for bankruptcy, dict seeking bankruptcy or preparing a bankruptde any attorneys, bankruptcy petition preparers, No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street	ptcy petition? The property of transferred agencies for services required in the property transferred.	Date pa or trans was ma	nyment Amount of payment de
Wit	chin 1 year before you filed for bankruptcy, dict seeking bankruptcy or preparing a bankruptde any attorneys, bankruptcy petition preparers, No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor	ptcy petition? The property of transferred agencies for services required in the property transferred.	Date pa or trans was ma	nyment Amount of payment de
Wit	chin 1 year before you filed for bankruptcy, dict seeking bankruptcy or preparing a bankrupt dude any attorneys, bankruptcy petition preparers, No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603	ptcy petition? The property of transferred agencies for services required in the property transferred.	Date pa or trans was ma	nyment Amount of payment de
Wit	chin 1 year before you filed for bankruptcy, dict seeking bankruptcy or preparing a bankruptde any attorneys, bankruptcy petition preparers, No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor	ptcy petition? The property of transferred agencies for services required in the property transferred.	Date pa or trans was ma	nyment Amount of payment de
Wit	chin 1 year before you filed for bankruptcy, dict seeking bankruptcy or preparing a bankrupt dude any attorneys, bankruptcy petition preparers, No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603	ptcy petition? The property of transferred agencies for services required in the property transferred.	Date pa or trans was ma	nyment Amount of payment de
Wit	hin 1 year before you filed for bankruptcy, dict seeking bankruptcy or preparing a bankrupted any attorneys, bankruptcy petition preparers, No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603 City State Zip Code Email or website address	ptcy petition? The property of transferred agencies for services required in the property transferred.	Date pa or trans was ma	nyment Amount of payment de
Wit	chin 1 year before you filed for bankruptcy, dict seeking bankruptcy or preparing a bankrupt dude any attorneys, bankruptcy petition preparers, No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603 City State Zip Code	ptcy petition? The property of transferred agencies for services required in the property transferred.	Date pa or trans was ma	nyment Amount of payment de
Wit	chin 1 year before you filed for bankruptcy, dict seeking bankruptcy or preparing a bankrupt dude any attorneys, bankruptcy petition preparers, No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603 City State Zip Code Email or website address Person Who Made the Payment, if Not You	ptcy petition? The property of transferred agencies for services required in the property transferred.	Date pa or trans was ma	nyment Amount of payment de
Wit	hin 1 year before you filed for bankruptcy, dict seeking bankruptcy or preparing a bankrupted any attorneys, bankruptcy petition preparers, No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603 City State Zip Code Email or website address	ptcy petition? The property of transferred agencies for services required in the property transferred.	Date pa or trans was ma	nyment Amount of payment de
Wit	hin 1 year before you filed for bankruptcy, dict seeking bankruptcy or preparing a bankrupted any attorneys, bankruptcy petition preparers, No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603 City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid	ptcy petition? The contraction of the contraction	Date pa or trans was ma	nyment Amount of payment de
. Wit	chin 1 year before you filed for bankruptcy, dict seeking bankruptcy or preparing a bankrupt dude any attorneys, bankruptcy petition preparers, No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603 City State Zip Code Email or website address Person Who Made the Payment, if Not You	ptcy petition? The contraction of the contraction	Date pa or trans was ma	nyment Amount of payment de
. Wit	hin 1 year before you filed for bankruptcy, dict seeking bankruptcy or preparing a bankrupted any attorneys, bankruptcy petition preparers, No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603 City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid	ptcy petition? The contraction of the contraction	Date pa or trans was ma	nyment Amount of payment de
. Wit	hin 1 year before you filed for bankruptcy, dict seeking bankruptcy or preparing a bankrupted any attorneys, bankruptcy petition preparers, No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603 City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid	ptcy petition? The contraction of the contraction	Date pa or trans was ma	nyment Amount of payment de
. Wit	hin 1 year before you filed for bankruptcy, dict seeking bankruptcy or preparing a bankrupted any attorneys, bankruptcy petition preparers, No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603 City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid	ptcy petition? The contraction of the contraction	Date pa or trans was ma	nyment Amount of sfer payment de
. Wit	hin 1 year before you filed for bankruptcy, dict seeking bankruptcy or preparing a bankrupted any attorneys, bankruptcy petition preparers, No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603 City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid Number Street City State Zip Code	ptcy petition? The contraction of the contraction	Date pa or trans was ma	nyment Amount of sfer payment de
. Wit	hin 1 year before you filed for bankruptcy, dict seeking bankruptcy or preparing a bankrupted any attorneys, bankruptcy petition preparers, No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603 City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid Number Street	ptcy petition? The contraction of the contraction	Date pa or trans was ma	nyment Amount of sfer payment de
i. Wit	hin 1 year before you filed for bankruptcy, dict seeking bankruptcy or preparing a bankrupted any attorneys, bankruptcy petition preparers, No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603 City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid Number Street City State Zip Code	ptcy petition? The contraction of the contraction	Date pa or trans was ma	nyment Amount of sfer payment de

Case 17-10578 Doc 1 Filed 04/03/17 Entered 04/03/17 17:19:34 Desc Main Document Page 45 of 67

Deb	or 1			Holman	Case number (if known)		
		First Name	Middle Name	Last Name			
17.	help	hin 1 year before you filed by you deal with your credit not include any payment or t	ors or to make payme		our behalf pay or transfer	any property to any	one who promised to
	$\overline{\mathbf{A}}$	No Yes. Fill in the details.					
				Description and value of a transferred	ny property	Date payment or transfer was made	Amount of payment
		Person Who Was Paid					
		Number Street					
		City State	Zip Code				
18.	the Incl	ordinary course of your bu	isiness or financial affi nd transfers made as se	ecurity (such as the granting of a			
	Ц	136. Fin it die Getane.		Description and value of a property transferred		property or ceived or debts paid	Date d transfer was made
		Person Who Received Trans	sfer				
		Number Street					
		City State Person's relationship to you	Zip Code				
		Person Who Received Trans	sfer				
		Number Street					
		City State Person's relationship to you	Zip Code				
19.	ben	hin 10 years before you file eficiary? ese are often called asset-pro No		you transfer any property to a	a self-settled trust or simi	lar device of which	you are a
		Yes. Fill in the details.		Description and value of	the property transferred		Date transfer was made
		Name of trust					

Case 17-10578 Doc 1 Filed 04/03/17 Entered 04/03/17 17:19:34 Desc Main Document Page 46 of 67

Holman Debtor 1 Roy Case number (if known) First Name Middle Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was before number instrument closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Street Number City State Zip Code City State Zip Code

Case 17-10578 Doc 1 Filed 04/03/17 Entered 04/03/17 17:19:34 Desc Main Document Page 47 of 67

Holman Debtor 1 Roy Case number (if known) First Name Middle Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code Zip Code City State Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet City State Zip Code City State Zip Code

Case 17-10578 Doc 1 Filed 04/03/17 Entered 04/03/17 17:19:34 Desc Main Document Page 48 of 67

Debt	or 1				Holman	Case nur	mber (if known)	
		First Name	М	iddle Name	Last Name			
26.	Hav	e you been a party	y in any judicia	ıl or administr	rative proceeding under	any environmental la	aw? Include settlements and order	rs.
	✓	No						
		Yes. Fill in the det	ails.					
					Court or agency	Na	ature of the case	Status of the case
		Case title			Court Name			Pending
					Court Name			On appeal
		Case number			NumberStreet			Concluded
					City State	Zip Code		_
Part	11:	Give Details Ab	oout Your Bu	siness or Co	onnections to Any Bu	siness		
27.	With	A sole propri	etor or self-em	ployed in a tra	ade, profession, or other	activity, either full-tin	wing connections to any business?	•
		A partner in a	a partnership rector, or mana	aging executiv	LC) or limited liability parties of a corporation equity securities of a corporation			
	_	_						
	$ \underline{V} $	No. None of the a						
	Ш	Yes. Check all tha	at apply above	and fill in the	details below for each b			
					Describe the natu	re of the business	Employer Identification nu include Social Security nu	
					_		EIN:	
		Business Name						
		Number Street			Name of accounta	ant or bookkeeper	Dates business existed	
		City	State	Zip Code	_	•	From To	
					Describe the natu	re of the business	Employer Identification nu include Social Security nu	
		Business Name			_		EIN:	
		Number Street			_		Dates business existed	
					Name of accounta	ant or bookkeeper		
		City	State	Zip Code			From To	
					Describe the natu	re of the business	Employer Identification nu	
							include Social Security nu	imper or IIIN.
		Business Name			_		EIN:	
		Number Street			Name of accounts	ant or bookkeeper	Dates business existed	
		City	State	Zip Code	_		From To	

Case 17-10578 Doc 1 Filed 04/03/17 Entered 04/03/17 17:19:34 Desc Main Document Page 49 of 67

Deb	otor 1 Roy		Holman	Case number (if known)
	First Name	Middle Name	Last Name	
28.	Within 2 years before you fill creditors, or other parties.	ed for bankruptcy, did yo	ou give a financial statemer	nt to anyone about your business? Include all financial institutions,
	Yes. Fill in the details be	elow.		
	_		Date issued	
	Name		MM/DD/YYYY	
	Number Street		_	
			_	
	City Stat	e Zip Code		
Part	t 12: Sign Below			
1	true and correct. I understan a bankruptcy case can result	d that making a false sta in fines up to \$250,000,	tement, concealing proper	nts, and I declare under penalty of perjury that the answers are cy, or obtaining money or property by fraud in connection with 0 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	/s/ Roy He Signature of I			Signature of Debtor 2
	Oignatare or t	505.01 1		Date
	Date 4/3/20	17		Jaco
ı	Did you attach additional pag	es to Your Statement of	Financial Affairs for Individ	uals Filing for Bankruptcy (Official Form 107)?
	✓ No			
i	Yes			
ı	Did you pay or agree to pay s	omeone who is not an at	torney to help you fill out ba	ankruptcy forms?
	✓ No			
i	Yes. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Case 17-10578 Doc 1 Filed 04/03/17 Entered 04/03/17 17:19:34 Desc Main Document Page 50 of 67

B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

	Parallalaran	Northern District of Illin		
n re _	Roy Holman Debtor		Case No.	(If known)
	20010.		Chapter	Chapter 13
1.	DISCLOSURE OF CON Pursuant to 11 U.S.C. § 329(a) and Fed. Bar compensation paid to me within one year be	nkr. P. 2016(b), I certify that I am	the attorney for the abo	ovenamed debtor(s) and that
	rendered or to be rendered on behalf of the of For legal services, I have agreed to accept			
	Prior to the filing of this statement I have rec	reived		\$500.00
	Balance Due	No.		\$3,500.00
2	. The source of the compensation paid to me	was:		
	Debtor	Other (specify)		
3	. The source of the compensation paid to me	is:		
	✓ Debtor	Other (specify)		
4.	. I have not agreed to share the above-dismembers and associates of my law firm.		other person unless the	ey are
	I have agreed to share the above-disclosmembers or associates of my law firm. At the people sharing in the compensation	copy of the agreement, togeth		
5.	. In return for the above-disclosed fee, I have a. Analysis of the debtor's financial situ bankruptcy;			
	b. Preparation and filing of any petition	, schedules, statements of affai	rs and plan which may b	pe required;
	c. Representation of the debtor at the n	neeting of creditors and confirm	nation hearing, and any a	adjourned hearings thereof;
	d. Representation of the debtor in adve	rsary proceedings and other co	ntested bankruptcy mat	ters;
6.	. By agreement with the debtor(s), the above-	disclosed fee does not include t	he following services:	
		CERTIFICATION		
	I certify that the foregoing is a complete stater tor(s) in this bankruptcy proceedings.		gement for payment to n	ne for representation of the
	4/3/2017		/s/ Jason Diaz	
	Date	S	Signature of Attorney	
			Semrad Law Firm	
			Name of law firm	

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to:
http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit
20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

Case 17-10578 Doc 1 Filed 04/03/17 Entered 04/03/17 17:19:34 Desc Main Document Page 55 of 67

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Holman, Roy Debtor(s)	Case No	Case No		
		Chapter.	Chapter13		
	VERIFIC	CATION OF CREDITOR MAT	ΓRIX		
Tr knowledge		y that the attached list of creditors is tr	rue and correct to the best of their		
Date:	4/3/2017	/s/ Holman, Roy Holman, Roy <i>Signature of De</i> l			

Case 17-10578 Doc 1 Filed 04/03/17 Entered 04/03/17 17:19:34 Desc Main Document Page 56 of 67

AMERICAN CREDIT ACCEPT 961 E MAIN ST SPARTANBURG, SC, 29302

AD ASTRA RECOVERY SERV 7330 W 33RD ST N STE 118 WICHITA, KS, 67205

City of Chicago Parking 121 N. LaSalle St # 107A Chicago, IL, 60602

AMER COLL CO 919 W ESTES SCHAUMBURG, IL, 60193

Bridgeview Auto Sales 7126 S Western Chicago, IL, 60636

Verizon Wireless - Bankruptcy 500 Technology Dr Saint Charles, MO, 63304

CMRE FINANCIAL SERVICE 3075 E Imperial Hwy Ste 200 Brea, CA, 92821

Peoples Gas Light & Coke Co. 200 E. Randolph St. Chicago, IL, 60601

ComEd 3 Lincokln Cetre c/o Sabrina Copelan Villa Park, IL, 60181

STELLAR RECOVERY INC 1327 HWY 2 W KALISPELL, MT, 59901

Pioneer Recovery Po Box 3116 Lake City, FL, 32056

Case 17-10578 Doc 1 Filed 04/03/17 Entered 04/03/17 17:19:34 Desc Main Document Page 57 of 67

M3 Finacial PO Box 7230 Westchester, IL, 60154

Advocate Trinity Hospital Po Box 70173 Chicago, IL, 60673

ICS Collection Service PO Box 1010 Tinley Park, IL, 60477

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.



Case 17-10578 Doc 1 Filed 04/03/17 Entered 04/03/17 17:19:34 Desc Main Document Page 60 of 67

- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.



D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor.* If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.



F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$387.00
- 3. Before signing this agreement, the attorney has received, \$500.00 toward the flat fee, leaving a balance due of \$3,500.00; and \$77.00 for expenses, leaving a balance due of \$3,887.00
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: 4/3/2017		
Signed:		
/s/ Roy Holman		
X for plann	/s/ Jason Diaz	
Debtor(s)	Attorney for Debtor(s)	

Do not sign if the fee amounts at top of this page are blank.

\$Y

Case 17-10578 Doc 1 Filed 04/03/17 Entered 04/03/17 17:19:34 Desc Main Document Page 63 of 67

Debtor 1 Roy First Name	Middle Name	Holman Last Name	Case number (if known)	
Part 6: Answer These C	uestions for Reporting Purpose			
^{16.} What kind of debts do you have?	16a. Are your debts primari "incurred by an individu ☐ No. Go to line 16b. ☐ Yes. Go to line 17. 16b. Are your debts primari money for a business or ☐ No. Go to line 16c. ☐ Yes. Go to line 17. 16c. State the type of debts y	al primarily for a perso ly business debts? Bu investment or through	nal, family, or househol siness debts are debts n the operation of the b	d purpose." that you incurred to obtain usiness or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid that No. Yes.	er 7. Do you estimate tha	t after any exempt prope o distribute to unsecured (rty is excluded and administrative creditors?
18. How many creditors do you estimate that you owe?	✓ 1-49☐ 50-99☐ 100-199☐ 200-999	1,000-5,00 5,001-10,0 10,001-25	000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000
19. How much do you estimate your assets to be worth?		\$10,000,00 \$50,000,00	1-\$10 million 01-\$50 million 01-\$100 million 001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
^{20.} How much do you estimate your liabilities to be?		\$10,000,00 \$50,000,00	1-\$10 million 01-\$50 million 01-\$100 million 001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Part 7: Sign Below				
For you	correct. If I have chosen to file under C of title 11, United States Code under Chapter 7. If no attorney represents me a out this document, I have obta I request relief in accordance of I understand making a false st	Chapter 7, I am aware the. I understand the relies and I did not pay or agreeined and read the notivith the chapter of title atement, concealing processe can result in fine	nat I may proceed, if elight available under each of the top ay someone who ce required by 11 U.S.C.11, United States Code roperty, or obtaining more	e, specified in this petition. oney or property by fraud in prisonment for up to 20 years, or
	Executed on 4/3/2017 MM / E	DD / YYYY	Executed on	MM / DD / YYYY

Case 17-10578 Doc 1 Filed 04/03/17 Entered 04/03/17 17:19:34 Desc Main Document Page 64 of 67

Fill in this infor	mation to identify your	case:		•
Debtor 1				
3	Roy		Holman	
Debtor 2	First Name	Middle Name	Last Name	
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States B	Bankruptcy Court for the	: Northern	District of Illinois	
Case number			(State)	
(If known)				
Official	Form 106D	ec		Check if this is a amended filing
Declarati	ion About an	Individual Deb	tor's Schedules	12/1
If two married	people are filing toget	her, both are equally respo	onsible for supplying correct info	mation.
	erty by fraud in connect 1341, 1519, and 3571.		se can result in fines up to \$250,	000, or imprisonment for up to 20 years, or both. 18
Part 1: Sign	Below			
		eone who is NOT an attor	ney to help you fill out bankruptc	y forms?
		neone who is NOT an attor	ney to help you fill out bankruptc	y forms?
Did you pa		neone who is NOT an attor		Preparer's Notice, Declaration, and

Date

MM/DD/YYYY

Date 4/3/2017

MM/DD/YYYY

Case 17-10578 Doc 1 Filed 04/03/17 Entered 04/03/17 17:19:34 Desc Main Document Page 65 of 67

Debtor	1 Roy		Holman	Case number (if known)
and the second states of the delicenses and	First Name	Middle Name	Last Name	
	reditors, or other parties.	,	ou give a financial stater	nent to anyone about your business? Include all financial institutions,
L	Yes. Fill in the details be	HOW.		
			Date issued	
	Name		MM/DD/YYYY	
	Number Street			
	City Stat	te Zip Code		
	•	2.p 0000		
Part 12	Sign Below			
		oliman Ly Ho		Signature of Debtor 2 Date
Did	you attach additional pag	jes to Your Statement of	Financial Affairs for Indi	viduals Filing for Bankruptcy (Official Form 107)?
	No Yes			
Did	you pay or agree to pay so	omeone who is not an at	torney to help you fill ou	t bankruptcy forms?
区	No			
	Yes. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Case 17-10578 Doc 1 Filed 04/03/17 Entered 04/03/17 17:19:34 Desc Main Document Page 66 of 67

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Debtor(s)	Case No	
	200.00(4)	Chapter	Chapter13
	VERIFIC	CATION OF CREDITOR MA	TRIX
The knowledge.	e above named Debtors hereby verify	that the attached list of creditors is t	true and correct to the best of their
Date:	4/3/2017	/s/ Holman, Roy Holman, Roy	1909



Case 17-10578 Doc 1 Filed 04/03/17 Entered 04/03/17 17:19:34 Desc Main Document Page 67 of 67

Debt	or 1 Roy First Name	Middle Name	Holman	Case number (if known)	
		enter a tradit et de la colonia de la colonia de princia de la colonia della colonia della colonia de la colonia della colonia de la colonia d	Last Name		175 N 1888 N. 1886 C.
16.		ily income that applies to y		OS:	
	16a. Fill in the state in which	n you live.	Illinois	_	
	16b. Fill in the number of pe	eople in your household.	1		
		y income for your state and si			\$50,765.00
	household using the link specified	in the separate instructions for		nd a list of applicable median income amounts, go online may also be available at the bankruptcy clerk's office.	
17.	How do the lines compare			,	
				is form, check box 1, <i>Disposable income is not determined tion of Disposable Income</i> (Official Form 122C-2).	
	U.S.C. § 1325(b)(Calculation of Dispo	neck box 2, <i>Disposable income is determined under 11</i> posable Income (Official Form 122C-2). On line 39 of that	
Part	Calculate Your Con	nmitment Period Under	11 U.S.C. §1325(b)(4)	
18.	Copy your total average m	onthly income from line 11			\$45.00
19.				e is not filing with you, and you contend that calculating the f your spouse's income, copy the amount from line 13.	
	19a. If the marital adjustmen	nt does not apply, fill in 0 on I	ine 19a.		-\$0.00
	19b. Subtract line 19a from	m line 18.			\$45.00
20.	Calculate your current mo	onthly income for the year.	Follow these steps:		
	20a. Copy line 19b.				\$45.00
	Multiply by 12 (the nur	nber of months in a year).			x 12
	20b. The result is your curre	nt monthly income for the yea	ar for this part of the	form.	\$540.00
	20c. Copy the median family	y income for your state and si	ze of household from	n line 16c.	\$50,765.00
21.	How do the lines compare	?			
	Line 20b is less than lin commitment period is 3		ed by the court, on t	he top of page 1 of this form, check box 3, The	
	Line 20b is more than of 4, <i>The commitment per</i>	r equal to line 20c. Unless oth iod is 5 years. Go to Part 4.	nerwise ordered by th	e court, on the top of page 1 of this form, check box	
Part	: Sign Below				
rail		a under penalty of periusy tha	t the information on t	his statement and in any attachments is true and correct.	
		Λ ~	t the information on t	and states ment and any action mente is true and contest.	
	/s/ Roy Holman	- Val Halin	ر (c	
	Signature of Debtor	1 / 1		Signature of Debtor 2	
	Date 4/3/2017 MM/DD/YYY	Y		Date MM/DD/YYYY	
		NOT fill out or file Form 122C out Form 122C-2 and file it w		39 of that form, copy your current monthly income from line	:14

XX